

Information to identify the case:

Debtor 1	<u>Alex Franklin Jr.</u>	Social Security number or ITIN	xxx-xx-2489
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Joyce E. Franklin</u>	Social Security number or ITIN	xxx-xx-7108
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-17943-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alex Franklin Jr.

Joyce E. Franklin

6/6/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alex Franklin, Jr.
 Joyce E. Franklin
 Debtors

Case No. 12-17943-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 53

Date Rcvd: Jun 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2017.

db/jdb
 cr +Alex Franklin, Jr., Joyce E. Franklin, 371 W. 4th Avenue, Roselle, NJ 07203-1137
 +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 cr +U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE, 7105 Corporate Drive,
 Plano, TX 75024-4100
 512901466 +Citibank Usa/Home Depo/Advantage Asset, Citicorp Credit Services/Attn: Centraliz,
 Po Box 20363, Kansas City, MO 64195-0363
 512901468 +Eichenbaum & Stylianou, LLC, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653-0914
 512901472 +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780
 512901473 +Goldman & Warshaw, P.C., 34 Maple Avenue, Suite 101, PO Box 106,
 Pine Brook, NJ 07058-0106
 512981740 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 513151838 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 512901487 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515355845 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300,
 HIGHLANDS RANCH, COLORADO 80129-2386
 515355846 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300,
 HIGHLANDS RANCH, COLORADO 80129, SPECIALIZED LOAN SERVICING LLC,
 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
 512901491 +T-Mobile/New Century Financial, PO Box 742596, Cincinnati, OH 45274-2596
 512901494 +Trojan Professional Se, Po Box 1270, Los Alamitos, CA 90720-1270
 516295833 +U.S. Bank National Association, Trustee (See 410), C/O Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 512901495 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2017 22:26:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 06 2017 22:26:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512965332 +EDI: LTDFINANCIAL.COM Jun 06 2017 22:03:00 Advantage Assets II, Inc.,
 7322 Southwest Frwy, Suite 1600, Houston, TX 77074-2134
 513078811 EDI: BECKLEE.COM Jun 06 2017 22:03:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513254150 EDI: AIS.COM Jun 06 2017 22:03:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 512901459 +EDI: AMEREXPR.COM Jun 06 2017 22:03:00 Amex, American Express Special Research,
 Po Box 981540, El Paso, TX 79998-1540
 512901460 EDI: BANKAMER.COM Jun 06 2017 22:03:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 513021173 EDI: BANKAMER2.COM Jun 06 2017 22:03:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512944421 +EDI: HFC.COM Jun 06 2017 22:03:00 BENEFICIAL FINANCIAL I INC., 636 GRAND REGENCY BLVD.,
 BRANDON, FL. 33510-3942
 512901461 +EDI: BANKAMER.COM Jun 06 2017 22:03:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 512901462 +EDI: CAPITALONE.COM Jun 06 2017 22:03:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 513003724 EDI: CAPITALONE.COM Jun 06 2017 22:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 512901467 +EDI: RCSFNBMARIN.COM Jun 06 2017 22:03:00 Credit One Bank, Po Box 98872,
 Las Vegas, NV 89193-8872
 512901470 +EDI: RMSC.COM Jun 06 2017 22:03:00 GEMB / HH Gregg, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 512901469 +EDI: RMSC.COM Jun 06 2017 22:03:00 Gecrb/Lord & Taylor, P.o. Box 965005,
 Orlando, FL 32896-5005
 512901471 +EDI: RMSC.COM Jun 06 2017 22:03:00 Gemb/pc Richards, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 512901474 +EDI: HFC.COM Jun 06 2017 22:03:00 Hfc - Usa, Po Box 3425, Buffalo, NY 14240-3425
 512901478 +EDI: HFC.COM Jun 06 2017 22:03:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
 Carol Stream, IL 60197-5213
 512901479 +EDI: HFC.COM Jun 06 2017 22:03:00 Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263,
 Carol Stream, IL 60197-5263
 513159398 +EDI: OPHSUBSID.COM Jun 06 2017 22:03:00 Keystone Recovery Partners LLC, Series A,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512901482 +EDI: LTDFINANCIAL.COM Jun 06 2017 22:03:00 LTD Financial Sercices, LP,
 7322 Southwest Freeway, Houston, TX 77074-2010
 515179089 +EDI: RMSC.COM Jun 06 2017 22:03:00 Landmark Asset Receivables Mgt. LLC,
 c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd, Recovery Dept T120,
 Tempe, AZ 85283-4573

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Jun 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515179152 +EDI: RMSC.COM Jun 06 2017 22:03:00 Landmark Asset Receivables Mgt. LLC,
c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283,
Landmark Asset Receivables Mgt. LLC 85283-4573
512901483 +EDI: LTDFINANCIAL.COM Jun 06 2017 22:03:00 Ltd Finc Svc, 7322 Southwest Fwy Ste 1,
Houston, TX 77074-2010
512901484 +EDI: MID8.COM Jun 06 2017 22:03:00 Midland Credit Mgmt In, 8875 Aero Dr,
San Diego, CA 92123-2255
513861302 +EDI: AIS.COM Jun 06 2017 22:03:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513861301 EDI: AIS.COM Jun 06 2017 22:03:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
512901485 +E-mail/Text: egssupportservices@egscorp.com Jun 06 2017 22:27:04 NCO Financial Systems,
Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
512901486 +E-mail/PDF: bankruptcy@ncfsi.com Jun 06 2017 22:22:28 New Century Financial Services,
110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
513103861 +EDI: OPHSUBSID.COM Jun 06 2017 22:03:00 OAK HARBOR CAPITAL V, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513197503 EDI: PRA.COM Jun 06 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
512901490 +EDI: SEARS.COM Jun 06 2017 22:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
512901492 EDI: TFSR.COM Jun 06 2017 22:03:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408
513267151 +EDI: BANKAMER.COM Jun 06 2017 22:03:00 U.S. Bank National Association as trustee for the,
c/o Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
513212630 +EDI: VERIZONWIRE.COM Jun 06 2017 22:03:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
512901496 +EDI: WFNNB.COM Jun 06 2017 22:03:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
512901497 +EDI: WFFC.COM Jun 06 2017 22:03:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512901463* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
512901464* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
512901465* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
512901475* +Hfc - Usa, Po Box 3425, Buffalo, NY 14240-3425
512901476* +Hfc - Usa, Po Box 3425, Buffalo, NY 14240-3425
512901480* +Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263
512901481* +Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263
515179151* +Landmark Asset Receivables Mgt. LLC, c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd,
Recovery Dept T120, Tempe, AZ 85283-4573
512901488* +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
512901489* +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
512901493* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)
512901498* +Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
512901477 ##+Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,
Buffalo Grove, IL 60089-1970

TOTALS: 0, * 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 53

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC servicer for Citigroup Mortgage Loan Trust Inc., U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dori L. Scovish on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC1 doris@efwlaw.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee nj_ecf_notices@buckleymadole.com
Joshua I. Goldman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC1 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Lynn Therese Nolan on behalf of Creditor Specialized Loan Servicing LLC servicer for Citigroup Mortgage Loan Trust Inc., U.S. Bank National Association, as Trustee LNolan@schillerknapp.com, tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;jcollen@schillerknapp.com;kcollins@schillerknapp.com
Lynn Therese Nolan on behalf of Creditor Specialized Loan Servicing LLC LNolan@schillerknapp.com, tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;jcollen@schillerknapp.com;kcollins@schillerknapp.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Alex Franklin, Jr. rbear611@aol.com, ecf@lowbankruptcy.com
Russell L. Low on behalf of Joint Debtor Joyce E. Franklin rbear611@aol.com, ecf@lowbankruptcy.com
Sean M. O'Brien on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC1 sobrien@flwlaw.com

TOTAL: 10